

**FLOODSMART.GOV**

An official site of the National Flood Insurance Program

**High Risk Coastal Premium Table: Non-Residential**

Rates Effective May 1, 2007

**HIGH RISK COASTAL PREMIUM TABLE: NON- RESIDENTIAL**

Premiums for ZONES V, VE, V1-30 (Pre-FIRM)

These premiums are based on a non-residential, one floor, no basement building with a standard \$500 deductible.<sup>3</sup>

Your premium may be even lower if your community participates in the Community Rating System (CRS).<sup>4</sup>

Building & Contents <sup>1</sup>		Building Only <sup>1</sup>		Contents Only <sup>1</sup>	
Coverage	Annual Premium <sup>2</sup>	Coverage	Annual Premium <sup>2</sup>	Coverage	Annual Premium <sup>2</sup>
\$ 100,000/50,000	\$ 2,384	\$ 50,000	\$ 683	\$ 50,000	\$ 1,154
200,000/100,000	5,292	100,000	1,838	100,000	2,277
300,000/200,000	11,079	200,000	3,045	200,000	5,649
400,000/300,000	17,347	300,000	5,460	300,000	9,502
500,000/400,000	23,601	400,000	7,875	400,000	13,356
500,000/500,000	27,454	500,000	10,275	500,000	17,209

<sup>1</sup> Includes a Federal Policy Fee of \$30 and ICC Premium.

<sup>2</sup> Includes a Federal Policy Fee of \$30 only.

<sup>3</sup> Higher deductible limits are available, up to \$50,000 for Non-Residential properties.

<sup>4</sup> The Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions. To learn more about CRS and to see if your community participates, go to FEMA's CRS Web page, at <http://www.fema.gov/business/nfip/crs.shtm>.

Note: Replacement Cost Coverage is not available for the building or contents. All claims will be settled using Actual Cash Value. Business interruption is NOT an available coverage in the National Flood Insurance Program.